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ABSTRACT

Views of decision-makers regarding pre- and post-retirement activities, the sources of information used to learn about older persons, and the impact these sources had on their views about these activities were investigated. Data was gathered from 211 decision-makers that included two subgroups of private sector leaders and two subgroups of public sector leaders. One public sector group included 71 elective officials who held policy-making positions at the city, county, state and federal levels. The second group included 70 administrative heads of social service agencies. The two groups of private sector leaders included 35 corporate heads of personnel from California corporations and 35 presidents of union locals in Los Angeles. Findings indicated that: (1) there were no major differences in how public and private sector decision-makers view pre- and post-retirement activities or in their reliance on information sources about older persons; (2) less scientifically-based information sources had more influence on views regarding pre-retirement activities; and (3) decision-makers favor pre- and post-retirement activities. (Author)

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THE CHANGING RETIREMENT SCENE

DECISION-MAKERS' VIEWS ON

PRE AND POST RETIREMENT ACTIVITIES [1]

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Introduction

Recent legislation enacted at various levels of government has changed mandatory retirement practices. As a result, public and private sector decision-makers face many challenges in responding to these mandated changes in implementing them in their organizations. There will be a need to change actual retirement practices, but in addition this legislation will have significant implications for pre and post retirement activities that are the responsibilities of these leaders. Such pre- and post retirement activities are now likely to have an important effect in influencing employees' retirement decisions which in turn will influence the promotion prospects and morale of non-retiring employees.

The purpose of this paper is to examine how a sample of Los Angeles decision-makers view pre- and post-retirement activities, the sources of information they use to learn about older persons, and the likely impact these sources have on their views about these activiities. Such an investigation will HELP TO learn how decision-makers in similar positions view pre- and post-retirement, identify areas where some rethinking of views may be warranted, and suggest recommendations for making retirement a more positive experience for all parties involved,

The paper extends an earlier analysis of these data (Fritz, 1978a, 1978b) in that it presents findings that the gerontological professionals need to devote more attention to the dissemination of scientifically based information about older persons so as to increase the prospects for the utilization of such data by decision-makers.

More specifically, the paper reports on the following comparative data gathered from these leaders regarding:

- Their views on the desireability of pre retirement preparation programs.
- Their opinions on why there are not more pre-retirement activities
- Their suggestions as to what content should be included in such pre-retirement activities and particularly the roles that employers and unions might play in such efforts
- Their levels of reliance on various sources of information about older persons
- The possible effects of relying on different sources of information in forming their views about pre retirement activities.

THE DATA

The data for this study are from a 1974-75 survey of private and public sector decision-makers who had responsibility for legislating and administering a broad range of policies and programs for older residents of Los Angeles County. The study was conducted by the University of Southern California's (USC) Andrus Gerontology Center and was funded by the National Science Foundation and the UPS Foundation.

The USC study focused on a total of 316 decision-makers. Of these, 211 respondents provided the data that is presented here; responses from 105 advocates for the aged and service delivery personnel are not included here. The data from the 211 decision-makers that are analyzed here are drawn from two subgroups of private sector leaders and two subgroups of public sector leaders. One public sector group included 71 elective officials who held policy-making positions at the city, county, state, and federal levels. The second group of public sector leaders included 70 administrative heads of public social service agencies located at the regional, state, and local levels. One group of private sector decision-makers consisted of 35 corporate heads of personnel from the largest corporations in California that were headquartered in Los Angeles. The second group of private sector leaders included 35 Presidents of union locals in Los Angeles, who make decisions concerning hiring and firing practices as well as pension practices. By examining responses from these four groups it was possible to determine how decision-makers in different roles viewed retirement and to compare the responses of public and private sector leaders.

The responses from 105 advocates for the elderly and service delivery personnel that participated in the original study were excluded from the analysis reported here. The reason for this was that they were less likely to be influencial than the first four subgroups in developing pre and post retirement policies for responding to the new retirement legislation.

DESIREABILITY OF PRE RETIREMENT PREPARATION PROGRAMS

In line with other studies that have reported similar findings, all four groups of Los Angeles decision-makers reported overwhelming support for pre retirement preparation programs as a way of helping people to prepare for retirement (Harris, L. and Associates, 1975; Pyron and Manion, 1970; O'Meara, 1974). Specifically, between 86% and 99% of all four groups of sample leaders agreed that retirement preparation programs were needed to help people plan for retirement.

REASONS FOR WHY THERE ARE NOT MORE PRE RETIREMENT PROGRAMS

As reported in Table 1, the Los Angeles decison-makers cited a variety of reasons for why there were not more pre retirement preparation programs. At the same time they were in general agreement that costs, attitutes of employers and employees, and logistical considerations were the primary factors for explaining why more companies did not offer such programs. This finding agrees with a 1969 study (Mitchell) which found that personnel and budget constraints and other overriding work priorities were the main reasons companies citied for not offering pre retirement programs.

Although the Los Angeles leaders most frequently cited costs as the major obstacles to developing such programs, more recent evidence suggests that corporations are beginning to see such activities as good investments. The results of a Retirement Living survey of more than 300 U.S. subscribing

Table 1

Reasons Why Los Angeles Decision-Makers Feel More Companies Do Not Offer Retirement Preparation Programs

	Legislators		Administrators		Corporate Directors of Personnel		Union Local Presidents	
Reasons Given	Rank Order	%	Rank Order	%	Rank Order	%	Rank Order	%
Cost Factors	1	63%	1	80%	1	66%	1	74%
Employer Attitudes	2	49%	2	64%	2	40%	2	51%
Employee Attitudes	3	20%	3	27%	3	23%	3	9%
Logistical Reasons	4	10%	5	9%	4	20%	4	3%
Employers' Lack of Expertise	5	6%	4	10%	5	0%	4	3%
Miscellaneous		23%		26%		20%		11%

*Total percentages for each group of respondents exceed 100% due to multiple responses.

corporations noted this change. Among the benefits that come from such investments are increased productivity among older workers and improved employee and retiree good will toward the company (California Department of Aging, 1977). This finding confirms an earlier observation by Kasschau, who concluded,

> Until employers are convinced of the real value of retirement preparation programs (in terms of concrete gains in worker productivity and morale), no longer considering them merely fringe benefits or a token expression of concerned management's "corporate responsibility," there will not be the genuine commitment prerequisite for adequate program design (Kasschau, 1974, p. 51).

SUGGESTIONS FOR THE CONTENT OF PRE RETIREMENT PREPARATION PROGRAMS

As reported in Table 2, the Los Angeles decision makers' responses were such that all four groups felt priority should be given to the topics of "finances" and "leisure." With the exception of the public sector respondents, who ranked "health" as a third level priority, few other patterns of agreement were noted among the four groups of Los Angeles leaders.

Support for the view that pre-retirement programs need to focus on financial planning was provided by a recent study that found employees face three major problems in their financial planning for retirement. These problems are (1) a lack of information about benefits to expect at the time of retirement, (2) a lack of the analytical skills necessary to understand information relevant to one's particular circumstance, and (3) unrealistic expectations about the potential for generating retirment income and for saving money in preparation for retirement(Morrison, 1975).

Table [2]

"What topics would you consider most important to include in a pre-retirement course?"

Topic Preference According to Frequency of Mention

Topics	Legislators (N=71) Rank Order	%	Agency Administrators (N-70) Rank Order	%	Corporate Directors of Personnel (N-35) Rank Order	%	Union Local Presidents (N-35) Rank Order	%
Finances[a]	1	46%	1	64%	1	57%	1	34%
Leisure[b]	2	42%	2	33%	2	40%	2	31%
Health[c]	3	13%	3	21%	5	9%	4	11%
Housing[d]	8	3%	7	10%	5	9%	5	9%
Employment[e]	5	9%	7	10%	5	9%	-	0%
Legal[f]	9	1%	9	6%	6	3%	-	0%
Community[g]	9	1%	6	11%	5	9%	3	14%
Relationships[h]	6	7%	5	13%	3	14%	6	3%
Psychological[i]	4	11%	8	9%	4	11%	4	11%
Other	7	6%	4	16%	6	3%	6	3%

*Total percentages for each group of respondents exceed 100% due to multiple responses.

[a] Information on retirement saving and budgeting, investments, taxes, inflation, Social Security, pensions, insurance, and supplemental retirement income.

[b] Information on hobbies, use of leisure time, recreation, and opportunities for post-retirement education, travel, and community service.

[c] Information on health insurance, Medicare, nutrition and preventive health care.

[d]Information on retirement housing, housing options, retirement communities and mobile home living.

[e]Information on part-time employment opportunities and skills development for new employment.

[f]Information on wills and estate planning, legislation affecting older persons and other legal information.

[g]Information on community resources, recreational outlets and retirement organizations.

[h]Information on interpersonal adjustments, relationships with spouse, sexual activities after 60 years, widowhood, loneliness and relationships with family, friends, and neighbors.

[i]Information on feelings of usefulness, worth value, mental health and senility.

Although there was agreement that finances are important, evidence indicates that this topic is often not given much attention or is neglected altogether in pre-retirement programs. Boyack found that,

> Many pre-retirement programs have consisted of little more than providing employees with limited information on potential retirement benefits. For example, a comprehensive analysis of retirement financial options is rarely explored. (Kasschau, 1974; Wermal and Beiderman, 1961; Pyron, 1969; Conference Board, 1964 and O'Meara, 1974; Boyack and Tiberi, 1975; Tiberi and Boyack, 1976). However, with the enactment of the Employee's Retirement Income Security Act of 1975 (E.R.I.S.A.), employers by law must provide each employee with an in-depth explanation of his or her retirement benefits (Boyack, 1976, p. 6).

There is no agreement regarding guidelines for what content should be included in a pre-retirement preparation program. While evidence presented here suggests "finances" and "leisure" are subjects that should be included, other research indicates that content should vary to meet the needs of participants in such activities. Different age groups seek different kinds of information depending on whether or not they are oriented toward long-or short-range planning (Kasschau, 1974). The nature of an employee's work also has been found to affect his/her interests. For example, it has been found that manual or hourly workers have different interests from management employees (Burgess, et. al., 1958). Similarly, high-level employees in one industry did not necessarily have the same concerns as those of comparable level in another industry (Monk, 1970).

PARTICIPATION IN PRE RETIREMENT COURSES

Most of all groups of the Los Angeles decision-makers thought most workers would attend pre retirement courses. Specifically, between 57 and 80% of all these leaders answered affirmatively to this question. Among these leaders, the union presidents were the least convinced that workers would attend such a course. Perhaps these union leaders' views may be related to their earlier-reported opinion that retirement was usually the result of an individual's choice rather than being company-imposed (Fritz, 1978a). Consequently, if individuals retired when they felt ready to do so, they would not be likely to feel a need to attend a pre retirement preparation program.

Other research supports the Los Angeles decision-makers' views that employees would participate in pre-retirement programs. Kasschau, after a review of the literature, found one study in which nearly a majority of employees said they would participate in such a program if their employer provided the sponsorship. Most negative responses came from the younger employees (Fillenbaum, 1971). A second study found that attendance varied between 30 and 100% in several company programs that involved voluntary participation (Pyron, 1969). A U.S. Civil Service Commission study found few dropouts among existing programs (U.S. Civil Service Commission, 1961).

SUPPORT FOR POST RETIREMENT ACTIVITIES

All four groups of Los Angeles decision-makers suggested many forms of organized activities to help older persons to live meaningful retired lives. As reported in Table 3, particular stress was placed on volunteer projects and recreational programs. However, with the exception of these two areas, there was little consensus of opinion on other activities that were desireable.

Noteworthy in these findings are some of the omissions. One such omission is the failure to assign a role to the church for enhancing post retirement life. No apparent reason was found for this omission.

Furthermore, the reluctance of legislators to cite employment options for senior citizens is interesting. Perhaps this reluctance is a reflection of their concern with the general unemployment situation that has doggedly plagued society and legislators for some time. This failure of legislators to suggest employement programs for older persons may reflect the view that there is agreater need to find employement for other sectors of the population and that the employment needs of the elderly are a relatively low priority.

Table 3

"After retirement some people experience difficulty in finding meaningful ways to use their time. Do you have any suggestions regarding programs or organized community activities that could address this problem"

Suggestions	Legislators (N=71)		Administrators (N=70)		Corporate Directors of Personnel (N=35)		Union Local Presidents (N=35)	
	Rank Order	%	Rank Order	%	Rank Order	%	Rank Order	%
Volunteer projects	1	39%	1	47%	1	23%	1	29%
Organized recreation programs	2	35%	2	31%	2	20%	2	23%
Senior citizens' clubs and centers	3	32%	5	15%	4	11%	3	20%
Adult or continuing education	6	14%	3	24%	5	6%	5	11%
Getting involved in programs to help the young	5	20%	6	14%	-	0	5	11%
Churches should organize activities for seniors	10	9%	10	9%	6	3%	4	14%
More employment program options for seniors	14	3%	7	13%	5	9%	7	6%
More political organizations among the elderly	7	13%	9	10%	-	0	4	14%
Better dissemination about organized activities which already exist for the elderly	9	10%	4	17%	1	23%	6	9%
Individual will have to find meaningful retirement roles for himself	8	11%	8	10%	3	14%	6	9%
There are already plenty of activities providing meaningful involvement available in the community	4	23%	5	15%	5	9%	6	9%

*Total percentages for each group of respondents exceed 100% due to multiple responses.

EMPLOYERS' POTENTIAL ROLES IN MAKING RETIREE'S LIVES MORE MEANINGFUL

The Los Angeles decision makers offered numerous suggestions as to how employers could made the lives of retirees more meaningful, but did not agree on a preferred means to accomplish this. As indicated in Table 4, most agreement centered on the idea of part-time employment for retired persons. This option received secondary emphasis form legislators, administrators, and union presidents. Legislators and corporate personnel directors saw matters similarly in the sense that both placed primary stress on employer-established retiree organizations as means to enrich the lives of retired persons. Although all leaders thought employees should develop post retirement programs, the public administrators and corporate personnel directors particularly thought so. Also interesting is the finding that many legislators did not feel it was employers' responsibility to provide anything for employees; a finding that suggests legislators may not be receptive to legislation that would involve government support for retirement preparation programs. Union presidents tended to be more concerned about retirees' economic resources as the means for improving their lives. They placed more emphasis on the need for employers to improve pension plans and increase part-time employment opportunities and less stress on counseling programs, employer-established retiree organizations, and the need to encourage participation in community activities.

UNIONS'S POTENTIAL ROLES IN MAKING RETIREES' LIVES MORE MEANINGFUL

The Los Angeles decision-makers, as shown in Table 5, offered numerous suggestions as to how unions could enhance the lives of retirees. Particular stress was placed on the need to sponsor organizations and clubs which could enhance the lives of retireesand in turn sponsor social activities. The leaders also noted that retirees' concerns should be included in union's collective bargaining agreements.

Table 4

"When an employee retires, he is pretty much on his own. What could employers do, within reason, to help make their retirees' lives more meaningful and comfortable?"

Suggestions	Legislators (N=71) Rank Order	%	Agency Administrators (N=70) Rank Order	%	Corporate Directors of Personnel (N=35) Rank Order	%	Union Local Presidents (N=35) Rank Order	%
Develop pre-retirement counseling programs	4	15%	1	46%	2	40%	4	14%
Employ retirees on a part-time basis	2	30%	2	36%	3	34%	2	20%
Establish retiree organizations to sponsor various social activities for the retirees	1	32%	3	27%	1	49%	3	17%
Develop better pension plans for retiring workers	3	23%	4	24%	4	26%	1	37%
Develop phased or gradual retirement options for older workers in the company	6	9%	5	13%	-	0	6	6%
Allow retirees to remain eligible for company benefits after retirement	9	4%	6	9%	5	9%	5	11%
Encourage older workers and retirees to get involved in community projects and activites	5	10%	8	6%	6	6%	7	3%
Provide career re-training for employees who are approaching retirement	10	1%	7	7%	7	3%	6	6%
Encourage older workers and retirees to develop hobbies and avocations	7	7%	10	1%	7	3%	-	0
It is not the employers' responsibility to make any provisions for their retirees	4	21%	7	7%	5	9%	4	14%
Miscellaneous other responses	8	6%	9	4%	7	3%	-	0

Table 5

"What could unions do, within reason, to help make their retirees' lives more meaningful and more comfortable?"

Suggestions	Legislators (N=71) Rank Order	%	Agency Administrators (N=70) Rank Order	%	Corporate Directors of Personnel (N=35) Rank Order	%	Union Local Presidents (N=35) Rank Order	%
Establish retiree clubs and organizations to sponsor social activities for retirees	1	25%	1	27%	1	26%	1	43%
Develop pre-retirement counseling programs	5	11%	1	27%	1	26%	4	17%
Develop better pension plans for retiring members	2	21%	1	27%	2	23%	4	17%
Include retirees' needs and concerns in collective bargaining agreements	3	18%	3	14%	3	20%	2	34%
Find employment for retired members who want to continue working	4	16%	2	17%	4	11%	5	14%
Provide supplemental benefits (e.g., health and life insurance) to retired members	10	3%	5	11%	5	6%	3	23%
Maintain regular contact with retired members through newsletters and other publications	10	3%	4	13%	3	20%	6	6%
Provide career re-training for older union members who desire to continue working	11	1%	7	7%	6	3%	6	6%
Invite retired union members to union meetings and allow them to participate in decision-making	9	4%	7	7%	-	0%	7	3%
Build or sponsor senior citizen housing projects and retirement communities	7	9%	6	9%	-	0%	7	3%
Encourage older and retired union members to get involved in community projects and activities	6	10%	9	4%	6	3%	7	3%

Table 5 (Cont'd)

Suggestions	Legislators (N=71) Rank Order	%	Agency Administrators (N=70) Rank Order	%	Corporate Directors of Personnel (N=35) Rank Order	%	Union Local Presidents (N=35) Rank Order	%
Develop phased or gradual retirement options for older union members	10	3%	10	3%	-	0%	7	3%
Encourage older and retired union members to develop hobbies and avocations	9	4%	11	1%	6	3%	-	0%
It is not the unions' responsibility to make any provisions for their retired members	8	7%	8	6%	5	6%	-	0%
Miscellaneous other responses	9	4%	11	1%	5	6%	-	0%

INFORMATION SOURCES ABOUT OLDER PERSONS

As a result of an earlier analysis of this decision-maker data (Fritz, 1978a;1978b) , it was found that the Los Angeles leaders relied on several information sources about older persons. Furthermore, as noted in Table 6, it was found that all four groups of decision-makers stated that the three sources of information that they relied upon most frequently were "contacts with older persons themselves," "personal experiences with a family and friends," and the "mass media." With the exception of the union presidents who were less prone to rely on the mass media, between 42% and 69% of the decision-makers said they "often" relied on these three sources for information about older persons. Only 29% of union leaders said they used the mass media "often."

Table 6

"Would you say you use each of these sources of information often, sometimes or never for information on the aged?"

Information Source	Legislators (N=71)	Agency Administrators (N=70)	Corporate Directors of Personnel (N=35)	Union Presidents (N=35)
Contacts With Older People Themselves				
Often	69%	64%	43%	57%
Sometimes	31%	36%	43%	29%
Never	-	-	11%	14%
Not Available	-	-	3%	-
Personal Experiences with Family and Friends				
Often	58%	57%	49%	49%
Sometimes	39%	41%	40%	37%
Never	3%	1%	9%	14%
Not Available	-	-	3%	-
Mass Media				
Often	42%	59%	51%	29%
Sometimes	51%	36%	29%	51%
Never	7%	5%	17%	20%
Not Available	-	-	3%	-
Scientific Research				
Often	20%	21%	6%	14%
Sometimes	51%	60%	40%	17%
Never	30%	17%	51%	69%
Not Available	-	1%	3%	-

Table 6 (Cont.)

"Would you say you use each of these sources of information often, sometimes, or never for information on the aged?"

Information Source	Legislators (N-71)	Agency Administrators (N-70)	Corporate Directors of Personnel (N-35)	Union Presidents (N-35)
Government Reports				
Often	37%	63%	26%	26%
Sometimes	58%	34%	54%	49%
Never	6%	3%	17%	26%
Not Available	--	-	3%	-
Professionals and Consultants				
Often	34%	34%	11%	17%
Sometimes	54%	54%	37%	34%
Never	13%	11%	49%	49%
Not Available	-	-	3%	-

These most often mentioned sources are relatively inaccurate in terms of providing information that reflects the diversity of concerns and characteristics found among older persons. With the exception of union leaders, the decision-makers, by virtue of attaining leadership roles, are likely to have come from middle-class backgrounds. Consequently, it is unlikely that they had many opportunities to learn about the diversity of situations faced by lower class and/or ethnic older persons. Also, information gained through contacts with family and friends is subjective and therefore likely to be unrepresentative of older persons generally.

Nor is the mass media likely to be the best source for representative information about the elderly. Increasingly it is being recognized that the media, particularly television, either tends to ignore the elderly or tends to present them sterotypically ("Nobody Loves You," 1977; "Elderly Demanding," 1977). In fact, the USC survey found that between 49 and 69% of the Los Angeles decision-makers answered affirmatively when they were asked directly whether or not they felt that the mass media presented older persons in a stereotyped manner.

A better source of information would be scientific research about older persons. However, as seen in Table 6, only 6 to 21% of these leaders said they used such information "often." Perhaps more noteworthy is the finding that 51% of the personnel directors and nearly seven out of ten union presidents said they "never" used scientific research. This finding emphasizes the need for gerontological researchers to devote greater efforts toward the dissemination of their findings in ways that are accessible and conducive to the needs of policy-makers.

THE EFFECT OF INFORMATION SOURCES ON VIEWS ABOUT PRE-RETIREMENT ACTIVITIES

An analysis was conducted to determine how leaders' reliance on information sources affected their views about pre-retirement activities. Tables 7 and 8 report the findings of this analysis regarding leaders who held positive views about the need for pre-retirement programs and employees' participation in such activities if the activities were available.

The reasoning behind this analysis was that the greater the difference between the percentage of leaders that used an information source frequently and infrequently, the greater the influence of the information source in affecting the leaders' views. This rationale derives from the view that if there are no difference in reliance on a particular information source by persons that held the same view, then the information source is probably not influential in affecting respondents' views.

Using this approach, it was found that the three least scientifically grounded information sources (the mass media, contacts with older persons, and personal experiences with family and friends) seemed to have more influence on leaders' views than the more scientifically oriented sources (scientific research, government reports, and professionals and consultants). This conclusion is based on the greater difference in percentages of persons that reported frequent and infrequent use of the less scientific sources than those who used the three more scientifically based sources. Tables 7 and 8 show that the total changes in percentages involved in using the less scientifically based sources exceeded the differences found for use of more scientifically based sources.

TABLE 7

Respondents (193) answering "yes" to the question:
"Do you think retirement preparation programs
are needed to help people plan for retirement?"

Information Source	Percentage Reporting Use of Information Source			
	Never (1)	Sometimes (2)	Often (3)	Difference Between (1)and(3)
Less Scientifically Based Sources:				
Mass Media	81.8	90.9	96.0	-14.2
Contact with Older Persons	55.6	94.4	93.8	-38.2
Personal Experiences with Family/Friends	81.8	90.4	94.8	-13.0
				-65.4 Total Change
More Scientifically Based Sources:				
Professionals and Consultants	86.0	94.1	94.8	- 8.8
Government Reports	71.4	94.0	95.5	-24.1
Scientific Research	90.7	92.8	94.4	- 3.7
				- 36.6 Total Change

TABLE 8

Respondents (151) answering "yes" to the question:
"If available, do you think employees
would attend pre-retirement courses"

Information Source	Percentage Reporting Use of Information Source			
	Never (1)	Sometimes (2)	Often (3)	Difference Between (1) and (3)
Less Scientifically Based Sources:				
Mass Media	63.6	73.2	77.8	-14.2
Contact with Older Persons	44.4	78.6	74.2	-29.8
Personal Experiences with Family/Friends	18.9	33.3	36.4	-17.5
				-61.5 Total Change
More Scientifically Based Sources:				
Professionals and Consultants	60.0	79.4	78.6	-18.6
Government Reports	75.0	71.4	77.6	- 2.6
Scientific Research	67.6	81.9	67.6	- 0.0
				-21.2 Total Change

In short, the greater the differences in the frequency in which an information source was used, the more influential the information source was on respondents with similar views.

Consequently the analysis suggests that the less scientifically based information sources had more influence on the views of the Los Angeles leaders on pre-retirement activities than was true for the more scientifically based sources. The implications of these findings are discussed in the conclusion.

CONCLUSION

The findings presented here should help public and private sector decision makers to respond to the new retirement legislation in ways that can improve retirement experiences for all parties involved. Furthermore, the analysis has signifcance for gerontological professionals for promoting the use of scientifically based knowledge about older persons. Four conclusions can be drawn from the findings.

1. No major difference were found in how public and private sector decision-makers view pre- and post-retirement activities or in their reliance on information sources about older persons.

2. Decision-makers seem to be favorably inclined toward pre- and post retirement activities and have a variety of ideas for conducting such efforts..

3. Decision-makers need to critically examine their sources of information about older persons and take steps to insure that they rely on representative scientifically based sources.

4. Gerontological professionals need to make efforts to insure that scientific findings are disseminated in ways that will encourage their utilization by decision-makers who must make decisions affecting pre- and post-retirement activities for older persons.

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